

AMENDMENTS TO THE SPECIFICATION:

Please amend the paragraph beginning at page 5, line 4 of the specification as follows:

In an embodiment of the present invention, if the user did not request a `call-back,` the user next calls into the system 110 from the telephone number given to the system by the user via the electronic form. The system determines what telephone number the user is calling from by using a telephone number detection service 112, such as the Automatic Number Identification (ANI) service provided by various national phone service providers. If the phone number is not recognizable or the phone number is not attainable for another reason 114, the user is asked by the system for the phone number from which the user is calling 116. Upon attaining the number from the user, the system hangs up 118 and calls the user back at the phone number provided by the user 120. This provides an alternative means of verifying the number from which the user is calling. If the user had requested during the `web activity` that the system perform a `call-back,` the `phone activity` process would begin at this point with the system calling the user 120. As used herein, the device that receives the phone call (i.e., the phone call receiving device), whether at the system or the user, is a hardware device (or a hardware device that is capable of executing software) such as a telephone (see, e.g., Fig. 1), a call system as described above, a pager, a fax machine, etc.